

# RICHMOND, VA E-NEWSLETTER

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You have subscribed to the Newsletter List of the Richmond, Virginia District Office of the U.S. Small Business Administration. Information provided to you via this newsletter may include general information regarding our Agency and its programs. It will focus primarily on events in the Richmond District Office territory, consisting of all of Virginia, except the counties of Arlington, Fairfax and Loudoun, and cities of Alexandria, Fairfax and Falls Church. If you would like specific information related to the SBA office in your area, please visit our [Local Resources page](#) and click on the state in which your business resides or will reside.

Helping small businesses **start, grow and succeed.**



Your Small Business Resource

## SBA 50+ Entrepreneur Website Launched

For many Americans born between 1946 and 1964, retirement has a very different meaning than it did a generation ago. According to a recent USA Today/Gallup poll, 63% of non-retired adults in the United States plan to work in retirement; two-thirds say enjoyment of work is the key reason.

And why not? With years of valuable work experience, maturity, and plenty of energy, today's older workers are increasingly finding financial and personal fulfillment in running their own small businesses.

Indeed, there are as many reasons for starting a small business as there are Americans reaching retirement age: corporate layoffs, the need to supplement income, a desire for a more flexible lifestyle, advanced technology that is leveling the playing field for small businesses, the chance to realize a personal ambition to be the boss and reap the rewards.

Sound like you? The US Small Business Administration (SBA) and its Resource Partners can help you navigate your personal journey to success.

Visit <http://www.sba.gov/50plusentrepreneur/index.html>

U.S. Small Business Administration  
**SBA**  
Your Small Business Resource

Programs and services to help you **start, grow and succeed**

Home > 50+ Entrepreneur  
**50+ Entrepreneur**

Did you know Americans aged 55 to 64 start small businesses at a higher rate than any other age group?

If you're ready for a new start, make it a smart start

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**FACT:** According to the Kauffman Foundation, Americans aged 55 to 64 form small businesses at the highest rate of any age group -- 26% higher than the adult average. [Get the facts.](#)

- > What are the possibilities?
- > Am I cut out to run a small business?
- > What do I need to get started?
- > Who can I talk to?
- > How can SBA help me succeed?
- > How has the SBA helped others?
- > What other resources are available?
- > Have a suggestion...

## Learn on the Go: SBA Podcasts

Podcasts on the following topics are available on our website at <http://www.sba.gov/tools/audiobook/Podcasts/index.html>. Transcripts are also available.

-Financing a Small Business

-Patriot Express Initiative for Members of our nation's military community

-The SBA's Long-Term, Fixed-Rate Loan Guaranty Program

-Check List for Starting a Business

-SBA Programs Support Entrepreneurial Veterans

-Is Entrepreneurship for You?

-The SBA Small Business Training Network—Log On!

-Selecting a Business That Fits

-Disaster Preparedness for Business Owners

-Creating a Business Plan

-Making Your Business Plan Work for You

## IRS 2009 Small Biz Tax Calendar, Ready for Businesses

The IRS 2009 Small Business/Self-Employed Tax Calendar is stocked and ready to go. With its professional illustrations, in-depth business tax information, and day-to-day reminders for which business taxes are due when, the 12-month wall calendar has always been a popular item. The calendar is FREE.

Small business and self-employed taxpayers can also download the business tax dates and reminders directly to their Microsoft Outlook calendars, and access the calendar via electronic organizers and portable hand-held devices.

New 2009 topics include:

- The 2008 Economic Stimulus Act
- Section 179 Expensing
- Minimizing Identity Theft
- Disaster Recovery for Small Businesses

To order, visit the tax calendar ordering page at <http://www.irs.gov/businesses/small/page/0,,id=82780,00.html> on IRS.gov or call the National Distribution Center at (800) 829-3676. Early orders are being accepted for the Spanish version. The tax calendar will be available online at <http://www.irs.gov/formspubs/lists/0,,id=97819,00.html> by early December and in Spanish (Pub 1518SP) by mid-November.

To get the latest IRS information and learn about IRS products and services as they become available, start a FREE subscription to e-News for Small Businesses; just go to IRS.gov at <http://www.irs.gov/businesses/small/content/0,,id=154826,00.html>, type in your e-mail address and submit.



## SBA IS SEEKING IDEAS FROM SMALL BUSINESS OWNERS

**S**BA has established a new e-mail box, [Economyideas@sba.gov](mailto:Economyideas@sba.gov), managed by SBA's Office of Policy and Strategic Planning, to collect ideas on how to improve access to our programs and any other ideas that will help SBA do its job better. The understanding is that some of the best ideas come from small business owners.

**W**e encourage small business owners to use this e-mail address to share with us their ideas and experiences during the current economic conditions.

## ***“Expanding Small Business Through Exporting” Event November 18, 2008—Washington, D.C.***

**A**re you ready to grow your business in the global marketplace? U.S. goods and services are in high demand overseas. Manufacturers, distributors and consultants in many fields are expanding their business in international markets.

-Learn strategies for global trade from successful small business exporters

-Discover opportunities created by U.S. Free Trade Agreements

-Meet U.S. foreign commercial representatives and others who promote American exports

Attend the “GLOBAL GROWTH Expanding Small Business Through Exporting” event to be held on Tuesday, November 18, 2008 from 8:30 a.m. – 1:00 p.m. (check-in & continental breakfast 8-8:30 a.m.) at the Ronald Reagan Building, International Trade Center, 1300 Pennsylvania Ave. NW, Washington, D.C. 20004 (Federal Triangle Metro).

Register NOW for this FREE event at <http://intlsymposiumdc.eventbrite.com>. Space is limited.

For more information contact: Richard Ginsburg, SBA Office of International Trade, Phone: 202-205-7429, E-mail: [Richard.Ginsburg@sba.gov](mailto:Richard.Ginsburg@sba.gov)

I.D. required to enter the Ronald Reagan Building (arrive early).

This program is cosponsored by the U.S. Small Business Administration, The Association of Small Business Development Centers and International Gateway at the Ronald Reagan Building and International Trade Center; with participation from the U.S. Trade Promotion Coordinating Committee.

Disclaimer: Cosponsorship Authorization #08-7080-27.

SBA, ASBDC and other cosponsor’s participation in this cosponsored activity is not an endorsement of the views, opinions, products or services of any cosponsor or other person or entity.

All SBA programs and

services are extended to the public on a nondiscriminatory basis.

Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance.

Contact: Richard Ginsburg 202-205-7429.

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### **HELPFUL WEBSITE & CONTACT:**

#### **SBA’s Office of International Trade**

<http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html>

#### **Local SBA U.S. Export Assistance Center**

Dan Holt  
Regional Manager  
Export Solutions Group  
Office of International Trade  
521 East Morehead ST.  
Suite 435  
Charlotte, NC 28202  
Tel: 704-333-4886  
Fax: 704-332-2681  
Email: [dan.holt@mail.doc.gov](mailto:dan.holt@mail.doc.gov)



### **A NEW ONLINE EXPORTING COURSE**

is available that will help small businesses explore exporting opportunities in international markets. *Global Enterprise: A primer on Exporting* is a free, self-paced course that provides practical guidance on exploring international markets. The new course is available from the SBA training website at [www.sba.gov/training](http://www.sba.gov/training). To access the course, click on “Free Online Courses,” and then select the first course listed under International Trade.

The course is a comprehensive training module using script and audio to provide fundamental information about selling in global markets. It illustrates how to identify international markets, develop an export strategy, make and receive international payments, and finance trade operations, plus guidance on determining a firm’s readiness and suitability for exporting. The Exporting Primer includes more than 45 direct links to many key international resources. Course participants completing the 30-minute online training programs can earn a certificate of completions from the SBA, with their name, date and course title.

## HEALTH SAVINGS ACCOUNTS

Whether you are a small business owner or an employee of a small business, Health Savings Accounts (HSA) are an important part of the portfolio of health care options that are now available to Americans.

At SBA's HSA website, <http://www.sba.gov/hsa/index.html>, you can learn how you can benefit from choosing an HSA for you or your employees. The website offers a guide that covers:

- What is an HSA?
- Advantages of HSAs
- Small Business Owners: HSAs and Your Small Business
- Compare HSAs to Other Options
- Who has HSAs? -- Fre-

### requently Asked Questions

- What People Are Saying
- What's Next? Setting up your Health Savings Account and Additional Resources

### Health Savings Accounts at a Glance

Features of an HSA include:

>Your own Health Savings Account (HSA) contributions are tax-deductible.

>Interest earned on your account is tax-free.

Withdrawals for qualified



medical expenses are tax-free.

>Unused funds and interest are carried over, without limit, from year to year.

>You own the HSA and it is yours to keep -- even when you change plans or retire.

>Your HSA is administered by a trustee/custodian.

An online briefing is available at <http://training.sba.gov:8000/savings>.

**SHARE THIS NEWSLETTER WITH A FRIEND** – Do you know a fellow small business owner who would benefit from the **Richmond, VA SBA Newsletter**? If so, forward it to them or direct them to the registration page at <http://web.sba.gov/list/> (scroll down and click on the box next to Richmond, VA Newsletter).

**NEW SUBSCRIBERS** – For those who have just joined the Newsletter list, be sure to read earlier newsletters in our [Archives](#).

## HAVE A QUESTION?

EMAIL YOUR QUESTIONS: Our local email address is [richmond.va@sba.gov](mailto:richmond.va@sba.gov). If you are a small business owner or prospective owner located in our territory of Virginia (see page 1), please contact us if you have questions about any of our services, starting a business, or obtaining business financing.



## UPCOMING EVENTS

**CALENDAR OF EVENTS:** Be sure to visit our Calendar of Events area for workshops of interest to small business owners in Virginia. To get to the Calendar, go to our website (<http://www.sba.gov/va/>) and click on "Events Calendar" on the right-hand menu listing.